M05-69174

Klamath County, Oregon 11/16/2005 09:55:12 AM Pages 1 Fee: \$26.00

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WHEN RECORDED, MAIL TO:
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Palm Harbor, FL 34683
L#: CHAS6 4720281 1988648132

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

WHEREAS, RICKY D. SLOVER was the original Trustor, PACIFIC CASCADES FINANCIAL, INC. was the original Trustee, and KLAMATH FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION was the original Beneficiary under that certain Deed of Trust dated 07/23/2001 in KLAMATH County, Oregon, under Doc # or Book M01 Page 37429 recorded on 07/27/2001.

WHEREAS, the undersigned as present Beneficiary, having received full payment on said Deed of Trust and debt and desiring to substitute a new Trustee under said Deed of Trust in place and stead of said original Trustee thereunder. NOW, THEREFORE, the underigned hereby substitutes H. STEPHEN BAUER, as Trustee under said Deed of Trust and directs the said H. STEPHEN BAUER to reconvey, without warranty, to the parties entitled thereto the estate now held by him under said Deed of Trust.

Dated: 11/04/2005

FIRST HORIZON HOME LOAN CORP.

BY:

LESLIE HAFNER VICE PRESIDENT

STATE OF FLORIDA COUNTY OF PINELLAS This instrument was acknowledged before me on 11/04/2005 by LESLIE HAFNER as VICE PRESIDENT of FIRST HORIZON HOME LOAN CORP.

MARIA LEONOR GERHOLDT
Notary Public/Commission expires 05/26/2009

MARIA LEONOR GERHOLDT Notary Public State of Florida My Commission Exp. May 26, 2009 No. DD 0434521 Bonded through (800) 432-4254 Florida Notary Assn., inc.

H. STEPHEN BAUER, hereby accepts the foregoing appointment as Trustee under said Deed of Trust and as successor Trustee, pursuant to a written request of the present Beneficiary and in accordance with the provisions of said Deed of Trust, DOES HEREBY CONVEY to the person or persons legally entitled thereto, without warranty, the estate, title and interest now held by the undersigned in and to the premises more fully described in said Deed of Trust.

BY:_____, as Trustee Dated: NOV 1 0 2005

H. STEPHEN BAUER

STATE OF OREGON COUNTY OF MULTNOMAH
This instrument was acknowledged before me

on NOV 1 0 2005 by H. STEPHEN BAUER

Notary Public

CHAS6 4720281 CJ670618

OFFICIAL SEAL
HENRY L. BAUER
NOTARY PUBLIC-OREGON
COMMISSION NO. 377142
MY COMMISSION EXPIRES MARCH 16, 2008